

Information to identify the case:

Debtor 1	<u>Robert S Snedden Jr.</u>	Social Security number or ITIN	xxx-xx-7364
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 13-70750-JAD			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Robert S Snedden Jr.

4/25/19

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of PennsylvaniaIn re:
Robert S Snedden, Jr.
DebtorCase No. 13-70750-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7

User: lfin
Form ID: 3180WPage 1 of 2
Total Noticed: 28

Date Rcvd: Apr 25, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 27, 2019.

db +Robert S Snedden, Jr., 85 Lingle Street, Osceola Mills, PA 16666-1702
 13733698 +Aes/M&T Elt - Pheaa, 1200 N 7th St, Harrisburg, PA 17102-1419
 13733704 +Clearfield Bank & Trus, 11 N 2nd St, Clearfield, PA 16830-2443
 13740535 +DELL FINANCIAL SERVICES, P O BOX 81577, AUSTIN TX 78708-1577
 (address filed with court: Dell Financial Services, LLC, Resurgent Capital Services,
 PO Box 10390, Greenville, SC 29603-0390)
 13779762 +M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
 13753073 +PHEAA, PO BOX 8147, HARRISBURG, PA 17105-8147

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 26 2019 02:17:08 Pennsylvania Dept. of Revenue,
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
 Harrisburg, PA 17128-0946

cr +EDI: PRA.COM Apr 26 2019 06:08:00 PRA Receivables Management, LLC, PO Box 41021,
 Norfolk, VA 23541-1021
 13733699 +EDI: CHASE.COM Apr 26 2019 06:08:00 Amazon/Chase, Cardmember Service, P.O. Box 15153,
 Wilmington, DE 19886-5153
 13733700 EDI: BANKAMER.COM Apr 26 2019 06:08:00 Bank of America, P.O. Box 15019,
 Wilmington, DE 19886
 13733701 EDI: BANKAMER.COM Apr 26 2019 06:08:00 Bank Of America, Po Box 982235,
 El Paso, TX 79998
 13809589 EDI: BL-BECKET.COM Apr 26 2019 06:08:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 13733702 +EDI: CHASE.COM Apr 26 2019 06:08:00 Chase, Cardmember Service, P.O. Box 15153,
 Wilmington, DE 19886-5153
 13733703 +EDI: CITICORP.COM Apr 26 2019 06:08:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241
 13733705 +EDI: WFNNB.COM Apr 26 2019 06:08:00 Comenity Bank/Vctrssec, Po Box 182789,
 Columbus, OH 43218-2789
 13733706 EDI: RCSDELL.COM Apr 26 2019 06:08:00 Dell Preferred Account, Payment Processing Center,
 P.O. Box 6403, Carol Stream, IL 60197
 13733707 +E-mail/Text: electronicbkydocs@nelnet.net Apr 26 2019 02:17:17 Dept Of Education/Neln,
 121 S 13th St, Lincoln, NE 68508-1904
 13984206 EDI: ECMC.COM Apr 26 2019 06:08:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
 13810342 EDI: RMSC.COM Apr 26 2019 06:08:00 GE Capital Retail Bank,
 c/o Recovery Management Systems Corp, 25 SE 2nd Ave Suite 1120, Miami FL 33131-1605
 13733708 +EDI: RMSC.COM Apr 26 2019 06:08:00 Gecrb/Home Design Hvac, 950 Forrer Blvd,
 Kettering, OH 45420-1469
 13733709 +EDI: RMSC.COM Apr 26 2019 06:08:00 Gecrb/Lowes, Po Box 965005, Orlando, FL 32896-5005
 13733710 +EDI: CBSKOHLS.COM Apr 26 2019 06:08:00 Kohls/Capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 13733710 +E-mail/Text: bncnotices@becket-lee.com Apr 26 2019 02:16:52 Kohls/Capone,
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 13733711 E-mail/Text: camanagement@mtb.com Apr 26 2019 02:16:56 M&T Bank,
 Lending Services, Customer Support, P.O. Box 900, Millsboro, DE 19966
 13776813 E-mail/Text: camanagement@mtb.com Apr 26 2019 02:16:56 M&T Mortgage Corporation,
 One Fountain Plaza, 7th Floor - Payment Processing, Buffalo, NY 14203-1495
 13748441 +E-mail/Text: electronicbkydocs@nelnet.net Apr 26 2019 02:17:17
 Nelnet on behalf of the U.S. Dept. of ED, US Department of Education,
 3015 South Parker Road, Suite 400, Aurora, CO 80014-2904
 13801536 EDI: PRA.COM Apr 26 2019 06:08:00 Portfolio Recovery Associates, LLC, POB 12914,
 Norfolk VA 23541
 13742492 EDI: Q3G.COM Apr 26 2019 06:08:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 14315429 +EDI: RMSC.COM Apr 26 2019 06:08:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
 PO Box 41021, Norfolk VA 23541-1021

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr M&T BANK
 cr* ECMC, P.O. Box 16408, St. Paul, MN 55116-0408

TOTALS: 1, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0315-7

User: lfin
Form ID: 3180W

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Total Noticed: 28

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 27, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2019 at the address(es) listed below:

Andrew F Gornall	on behalf of Creditor	M&T BANK andygornall@latouflawfirm.com
James Warmbrodt	on behalf of Creditor	M&T BANK bkgroup@kmlawgroup.com
Joshua I. Goldman	on behalf of Creditor	M&T BANK bkgroup@kmlawgroup.com
Kenneth P. Seitz	on behalf of Debtor Robert S Snedden, Jr.	thedebraters@aol.com
Office of the United States Trustee		ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour		cmecf@chapter13trusteedpa.com

TOTAL: 6